



SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS, JANUARY 4, 1987

PREPARED FOR READY REFERENCE, CONSULT THE STATE LAW AND STATE EMPLOYMENT SECURITY AGENCY FOR AUTHORITATIVE INFORMATION

State	BENEFITS									COVERAGE Size of firm (1 worker in specified time and/or size of payroll) ¹⁵	TAXES 1987 Taxable wage base
	Qualifying wage or employment (number X wba or as indicated) ¹	Waiting week ²	Computation of wba (fraction of hqw or as indicated) 1/3/	Wba for total unemployment ⁴		Earnings disregarded ⁵	Duration in 52-week period		Benefit for total unemployment ⁷		
							Proportion of base-period wages ⁶	Min. ⁸			
				Min.	Max.						
Ala.	1-1/2 x hqw; not less than \$774.01	0	1/24	\$22	\$120	\$15	1/3	11+	16	20 wks.	\$ 8,000
Alaska	\$1,000; wages in 2 qtrs.	1	3.8-0.95% of annual wages, + \$24 per dep. up to \$72	38-62	188-260	3/4 wages over \$50	Weighted schedule of bpw in relation to hqw	716	716	Any time	21,500
Ariz.	1-1/2 x hqw; \$1,000 in HQ.	1	1/25	40	135	\$15	1/3	12+	16	20 wks	7,000
Ark.	30 x wba; wages in 2 qtrs.	1	1/52 of 2 highest qtrs up to 66-2/3% of State aww	44	196	2/5	1/3	10	16	10 days	7,500
Calif.	8 wks. employment at \$20 & BP wages of \$900 or total BP wages of \$1,200	1	1/24-1/33	30	166	Greater of \$25 or 25% of wages	1/2	712+	716	Over \$1.00 in any qtr.	7,000
Colo.	40	1	60% of 1/26 of claimant's 2 highest qtrs up to 50% of State aww	25	213	1/4 wba	1/3	8+-13	16	Any time	9,000
Conn.	40	0	1/26, up to 60% of State aww + \$10 per dep. up to 1/2 wba or 5 depts.	15-22	204-254	2/3 wages	Uniform	726	716	20 wks.	7,100
Del.	36	0	1/78 of 3 highest qtrs of BP, up to 66-2/3% of State aww	20	205	Greater of \$10 or 30% of wba	1/2	18	16	20 wks.	8,500
D.C.	1-1/2 x hqw; not less than \$900; \$600 in 1 qtr.	1	1/23 + \$5 per dep. up to \$20	26	250 ⁴	1/5 wages	1/2	17	16	Any time	8,000
Fla.	20 wks. employment at average of \$20 or more	1	1/2 claimant's aww	10	175	\$5	1/2 wks. employment	10	16	20 wks.	7,000

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				Min.	Max.			Min. ⁸	Max.		
Ga.	1-1/2 x hqw	1 ²	1/50 of 2 highest qtrs.	\$27	\$145	\$8	1/4	4	26	20 wks	\$ 7,500
Hawaii	30; 14 wks employment	1	1/25 up to 66-2/3% of State aww	5	212	\$2	Uniform	726	726	Any time	16,500
Idaho	1-1/2 x hqw; not less than \$1,144.01 in 1 qtr.; wages in 2 qtrs.	1	1/26 up to 60% of State aww	44	185	1/2 wba	Weighted schedule of bpw in relation to hqw	10	26	20 wks. or \$300 in any quarter	16,200
Ill.	\$1,600; \$440 outside HQ	1	48% of claimant aww in 2 highest qtrs. up to 48% of State aww ¹²	51	168-219	1/2 wba	Uniform	26	26	20 wks.	8,500
Ind.	1-1/2 x hqw; not less than \$2,500; \$1,500 in last 2 qtrs.	1	4.3% of high qtr. wage credits ³	40	96-161	Greater of \$3 or 20% of wba from other than BP employer	1/4	9+	26	20 wks.	7,000
Iowa	1-1/4 x hqw; not less than 1.5 x a HQ amount computed at 3.5% of the the state-wide aaw.	1 ²	<u>3/12/</u>	24-29	162-199	1/4 wba	1/3	11+	26	20 wks.	12,300
Kans.	30; wages in 2 qtrs.	1	4.25% of hqw up to 60% of State aww	49	197	In excess of \$47	1/3	10	26	20 wks.	8,000
Ky.	1-1/2 x hqw; 8 x wba in last 2 qtrs; \$750 in 1 qtr. and \$750 in other qtrs.	0	1.185% of BP wages up to 55% of State aww	22	140	1/5 wages	1/3	15	26	20 wks.	8,000
La.	1-1/2 x hqw	1	1/20-1/25 ^{13,17}	10	205	Lesser of 1/2 wba or \$50	27%	12	26	20 wks.	7,000
Maine	2 x annual aww in each of 2 qtrs. & 6 x annual aww in BP	1	1/22 up to 52% of State aww +\$5 per dep. to 1/2 wba	25-37	152-228	\$10	1/3	7+-22	26	20 wks.	7,000

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				Min.	Max.		Proportion of base-period wages ⁶	Min. ⁸		Max.	
Md.	1-1/2 x hqw; \$576.01 in 1 qtr; wages in 2 qtrs.	0	1/24 + \$4 per dep. up to \$16	25-29	4195	\$35	Uniform	26	26	Any time	\$ 7,000
Mass.	30; not less than \$1,200	1	1/21-1/26 up to 57.5% of State aww, + \$6 per dep. up to 1/2 wba ³	14-21	220-330	40% not less than \$10 nor more than \$30	36%	9+-30	30	13 wks.	7,000
Mich.	20 wks. employment at 30 x State min. hourly wage ¹⁰	0	70% of claimant's after tax earnings (ATE) up to a maximum of 53% of State aww.	54	*197	Up to 1/2 wba ⁵	3/4 wks. employment	15	26	20 wks. or \$1,000 in CY	9,500
Minn.	15 wks. employment at 30% of State aww	91	12/	58	239	\$25	7/10 wks. employment	11	26	20 wks.	11,200
Miss.	40; \$780 in 1 qtr. wages in 2 qtrs.	1	1/26	30	130	\$5	1/3	13+	26	20 wks.	7,000
Mo.	1-1/2 x hqw; \$500 in 1 qtr; wages in 2 qtrs.	91	4.5%	22	130	\$10	1/3	10	26	20 wks.	7,500
Mont.	20 wks. employment at \$50 or more	1	49% of claimant's aww up to 60% of State aww	44	179	1/2 wages in excess of 1/4 wba	Weighted schedule of bpw in relation to hqw	8	26	Over \$1,000 in current or preceding year	12,400
Neb.	\$600; \$200 in each of 2 qtrs.	1	1/17-1/24	12	126	1/2 wba	1/3	17	26	20 wks.	7,000
Nev.	1-1/2 x hqw	0	1/25, up to 50% of State aww	16	171	1/4 wages	1/3	12+	26	\$22 ⁵ in any qtr.	11,700
N.H.	\$2,600; \$1,000 in each of 2 qtrs.	0	1.8-1.2% of annual wages	36	150	1/5 wba	Uniform	26	26	20 wks.	7,000
N.J.	20 wks. employment at 20% of aww; or 12 x aww	91	60% of claimant's aww + d.a. up to 56-2/3% of State aww	45	4228	Greater of \$5 or 1/5 wba	3/4 wks. employment	15	26	\$1,000 in any year	11,300

*Maximum wba was not available at press time

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				Min.	Max.		Proportion of base-period wages ⁶	Max.			
N.Mex.	1-1/4 x hqw	1	1/26; not less than 10% nor more than 50% of State aww	\$31	\$158	1/5 wba	3/5	19	26	20 wks. or \$450 in any qtr.	\$10,700
N.Y.	20 wks. employment at minimum average of \$80 or more 10	11 ¹	50% of claimant's aww	40	180	<u>11/</u>	Uniform	26	26	\$300 in any qtr.	7,000
N.C.	1-1/2 x hqw not less than 6 x State aww	1	1/52 of 2 highest qtrs up to 66-2/3% of State aww ¹²	16	184	10% aww in 2 highest qtrs.	Weighted schedule of bpw in relation to hqw	13-26	26	20 wks.	9,600
N.Dak.	1-1/2 x hqw	1	1/52 of the 2 highest qtrs; up to 67% of the State aww	60	197	1/2 wba	Weighted schedule of bpw in relation to hqw	12	26	20 wks.	10,800
Ohio	20 wks. employment at 37 x min. hourly wage	9 ¹	1/2 claimant's aww + d.a. of \$1-\$86 based on claimant's aww and number of dep. ^{3,16,17}	10	147-233	1/5 wba	20 x wba; wba for each credit wk. in excess of 20	20	26	20 wks.	8,000
Okla.	40% taxable wages and 1-1/2 x hqw; \$8,900 ^{10/}	1	1/25 up to 66-2/3% of State aww <u>18/</u>	16	197 <u>18/</u>	\$7	40% of taxable wage	20+ ¹⁴	26 ¹⁴	20 wks.	9,100
Oreg.	18 wks; not less than \$1,000 in BP	1	1.25% of bpw up to 64% of State aww	50	216	1/3 wba	1/3	6+	26	18 wks. or \$225 in any qtr.	14,000
Pa.	37 + - 40; \$800 in HQ and \$1,320 in BP; at least 20% of bpw outside HQ	1	1/23-1/25 up to 66-2/3% of State aww + \$5 for 1 dep; \$3 for 2d	\$35-40	241-249 <u>18/</u>	Greater of \$6 or 40% wba	At least 16 credit wks. for min., 18 for max.	16	26	Any time	8,000
P.R.	40 x wba not less than \$280; \$75 in 1 qtr.; wages in 2 qtrs.	1	1/11-1/26; up to 50% of State aww	7	95	wba	Uniform	720	720	Any time	7,000

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							Proportion of base-period wages ⁶					
				Min.	Max.			Min. ⁸	Max. ⁹			
R.I.	20 wks. employment at \$71 or more; or \$4,260	1	55% of claimant's aww up to 60% of State aww, + greater of \$5 or 5% of the benefit rate per dep. up to 5 depts.	39-44	\$191-236	\$5	3/5 wks. employment	12	26	Any time	\$11,400	
S.C.	1-1/2 x hqw; not less than \$900; \$540 in 1 qtr.	1	1/26 up to 66-2/3% of State aww	21	125	1/4 wba	1/3	14	26	20 wks.	7,000	
S.Dak.	\$728 in HQ; 30 x wba outside HQ	1	1/26 up to 62% of State aww ¹⁷	28	129	1/4 wages up to wba	1/3	18+	26	20 wks.	7,000	
Tenn.	40; \$754.01 in highest 2 qtrs.	1	1/25-1/31 of average 2 highest qtrs	30	130	\$30	1/4	12	26	20 wks.	7,000	
Tex.	1-1/2 x hqw not less than \$500	91	1/25 ¹⁶	32	203	Greater of \$5 or 1/4 wba	27%	13+	26	20 wks.	7,000	
Utah	1-1/2 x hqw; bpw of 8 x State aaw	1	1/26 up to 60% of State aww	13	197	3/10 wba	27%	10	26	\$140 in CQ in current or preceding CY	12,900	
Vt.	20 wks. employment at \$35 or more	1	1/2 claimant's aww for highest 20 wks up to 60% of State aww	18	154	\$15 +\$3 for each dep. up to 5	Uniform	26	26	20 wks.	8,000	
Va.	50; wages in 2 qtrs.	0	1/50 of the 2 highest qtrs.	58	167	\$25	1/3	12	26	20 wks.	7,000	
V.I.	1-1/2 x hqw; \$858 in HQ or \$858 in HQ and 39 x wba in BP	1	1/26 up to 50% of State aww	30	138	1/4 wages in excess of \$15	1/3	14+	26	Any time	*14,500	

*New taxable wage base for 1987 was not available at press time.

State	BENEFITS									COVERAGE	TAXES
	Qualifying wage or employment (number X wba or as indicated) ¹	Waiting week ²	Computation of wba (fraction of hqw or as indicated) <u>1/3/</u>	Wba for total unemployment ⁴		Earnings disregarded ⁵	Duration in 52-week period				
							Proportion of base-period wages ⁶	Benefit weeks for total unemployment ⁷			
				Min.	Max.			Min. ⁸	Max.		
Wash.	680 hours	1	1/25 of average of 2 highest qtrs. wages up to 55% of State aww	\$53	\$197	1/4 wages in excess of \$5	1/3	16+-30	30	Any time	\$13,200
W.Va.	\$2,200 and wages in 2 qtrs.	1	1.0% of annual wages up to 70% of State aww <u>17/</u>	24	225	\$25	Uniform	26	26	20 wks.	8,000
Wisc.	19 weeks employment at 30% of State aww	0	50% of claimant's aww up to 66-2/3% of State aww ¹⁷	37	196	33% wages over \$20	8/10 wks. employment	1-14+	26	20 wks.	10,500
Wyo.	5% of State aaw in HQ and 8% of State aaw in BP	1	4% of hqw up to 55% of State aww <u>18/</u>	36	198	Greater of \$15 or 1/2 wba	3/10	12-26	26	\$500 in current or preceding CY	10,300

¹Weekly benefit amount abbreviated in columns and footnotes as wba; base period, BP; base-period wages, bpw; high quarter, HQ; high-quarter wages, hqw; average annual wage, aaw; average weekly wage, aww; benefit year, BY; calendar quarter, CQ; calendar year, CY; dependent, dep.; dependents allowances, da.; minimum, min.; maximum, max.; quarter, qtr.; week, wk.

²Unless otherwise noted, waiting period same for total or partial unemployment. In Ga. no waiting week if claimant unemployed not through own fault. In Iowa the waiting week will be repealed on January 1 of the first CY for which a contribution rate table other than the highest is in effect.

³When States use weighted high-quarter, annual-wage, or average weekly-wage formula, approximate fractions or percentages figured at midpoint of lowest and highest normal wage brackets. When da provided, fraction applies to basic wba. In States noted variable amounts above max. basic benefits limited to claimants with specified number of dep. and earnings in excess of amounts applicable to max. basic wba.. In Ind. da. paid only to claimants with earnings in excess of that needed to qualify for basic wba and who have 1-4 depts.. In Iowa, and Ohio claimants may be eligible for augmented amount at all benefit levels but benefit amounts above basic max. available only to claimants in dependency classes whose hqw or aww are higher than that required for max. basic benefit. In Mass. for claimant with aww in excess of \$66 wba computed at 1/52 of 2 highest quarters of earnings or 1/26 of highest quarter if claimant has no more than 2 quarters work.

⁴When 2 amounts given, higher includes da.. Higher for min. wba includes max. allowance for one dep.. In D.C., Md., and N.J., same max. with or without dep.

⁵In computing wba for partial unemployment, in States noted full wba paid if earnings are less than 1/2 wba; 1/2 wba if earnings are 1/2 wba but less than wba.

⁶States noted have weighted schedule with percent of benefits based on bottom of lowest and highest wage brackets.

⁷Benefits extended under State program when unemployment in State reaches specified levels; Alaska, Calif., by 50%; Conn. by 13 weeks. In Hawaii benefits extended by 13 weeks when a manmade or disaster causes damage to either the State as a whole or any of its counties and creates an unemployment problem involving a substantial number of persons and families. In P.R. benefits extended by 32 weeks in certain industries, occupations or establishments when special unemployment situation exists. Benefits also may be extended during periods of high unemployment by 50%, up to 13 weeks, under Federal-State Extended Compensation Program.

⁸For claimants with min. qualifying wages and min. wba. When two amounts shown, range of duration applies to claimants with min. qualifying wages in BP; longer duration applies with min. wba; shorter duration applies with max. possible concentration of wages in HQ; therefore highest wba possible for such BP earnings. Wisc. determines entitlement separately for each employer. Lower end of range applies to claimants with only 1 week of work at qualifying wage; upper end to claimants with 18 weeks or more of such wages.

⁹Waiting period compensable if claimant unemployed after 9 consecutive weeks, Mo.; when benefits are payable for third week following waiting period, N.J.; after benefits paid equaling 3 x wba, Tex.; after any 4 weeks in BY, Minn.; after 3d week of total unemployment, (for CY 1987 no benefits will be paid for the waiting week) Ohio.

¹⁰Or 15 weeks in last year and 40 weeks in last 2 years of aww of \$80 or more, N.Y. 14 weeks of employment and BP wages equal to 20 x the State aww, Mich. Between January 1, 1986, and December 31, 1987, 20 hrs. in each of 20 wks., Okla.

¹¹For N.Y., waiting period is 4 effective days accumulated in 1-4 weeks; partial benefits 1/4 wba for each 1 to 3 effective days. Effective days: fourth and each subsequent day of total unemployment in week for which not more than \$180 is paid.

¹²To 55% State aww if claimant has nonworking spouse; 62.4% if he has dep. child, Ill.; 1/19-1/23 up to 65% of State aww for claimants with dep., Iowa; 60% of first \$85, 40% of next \$85, 50% of balance of individual's aww; max. set at 66-2/3%, Minn. 60% of aww if furd ratio is less than 5.5%; however, the max. wba may not be less than the max. in effect for the previous year, N.C.

¹³Up to 66-2/3% of State aww, La.

¹⁴Duration can be much less than 26 wks. for individuals with only one BP ER, Ola.

¹⁵\$1,500 in any CQ in current or preceding CY unless otherwise specified.

¹⁶Max. amount adjusted annually: by same percentage increase as occurs in State aww (Ohio) by \$7 for each \$10 increase in average weekly wage of manufacturing production workers (Texas).

¹⁷The min. and max. wba's are frozen indefinitely, La. and Wisc. The max. wba is frozen until January 1988, Ohio; until July 1988, W.Va.; and indefinitely, S.Dak.

¹⁸The wba will be reduced by 5% if the weekly benefit amount is \$75 or more, Pa.; wba's over \$90 will be reduced to 85% of the computed amount when revenues in the fund are inadequate to pay benefits, Wyo.; the greater of \$197 or 60%, 57.5%, 55%, 52.5% or 50% of State aww of the second preceding CY depending on the condition of the fund, Ola.